

Information to identify the case:

Debtor 1	<u>Leslie E Alicea</u>	Social Security number or ITIN	xxx-xx-2233
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	22-19552-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leslie E Alicea
aka Leslie E Fisher

10/31/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Leslie E Alicea
Debtor

Case No. 22-19552-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Oct 31, 2023

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2023:

Recip ID	Recipient Name and Address
db	+ Leslie E Alicea, 4 Primrose Drive, Burlington, NJ 08016-2374
lm	+ NewRez Financial, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
519782274	+ Discover Bank, P.O. Box 30293, Salt Lake City, UT 84130-0293
519782275	+ New Jersey Law & Public Safety, 225 E State Street, CN169, Trenton, NJ 08608-1800
519833919	NewRez LLC, et al., Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Oct 31 2023 20:50:33	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 31 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519782273	+ EDI: CAPITALONE.COM	Nov 01 2023 00:43:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
519791420	+ EDI: AIS.COM	Nov 01 2023 00:43:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519787681	Email/PDF: resurgentbknofications@resurgent.com	Oct 31 2023 21:06:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519782276	+ Email/Text: mtgbk@shellpointmtg.com	Oct 31 2023 20:50:00	NR/SMS/CAL, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115
519810095	EDI: PRA.COM	Nov 01 2023 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
519803216	EDI: Q3G.COM	Nov 01 2023 00:43:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519782277	+ EDI: RMSC.COM	Nov 01 2023 00:43:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
519783246	+ EDI: RMSC.COM	Nov 01 2023 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519785239	Email/Text: electronicbkydocs@nelnet.net	Oct 31 2023 20:51:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
519782278	+ Email/Text: electronicbkydocs@nelnet.net	Oct 31 2023 20:51:00	US Dept of Ed, P.O. Box 7860, Madison, WI 53707-7860

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Oct 31, 2023

Form ID: 318

Total Noticed: 18

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew B. Finberg	on behalf of Debtor Leslie E Alicea andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Phillip Andrew Raymond	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6